



ATTORNEY DOCKET NO. 0172462

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: : July 7, 2004
: :
Stephen Drake : Group Art Unit: 3629
: :
Serial No. 10/763,796 : Examiner: Unknown
: :
Filed: January 22, 2004 : :
: :
Title: Method of Increasing a Realized Portion of Periodically-Paid Monetary Payments

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**NOTICE OF FILING OF CONTINUING,
DIVISIONAL OR CONTINUED PROSECUTION APPLICATION**

Notification is hereby being made of the filing of a:

☒ [X] continuation-in-part

application for this case

☒ [X] on July 6, 2004 and not yet having a serial number assigned to it.

Respectfully submitted,

Dated: July 7, 2004

By: Kenneth A. Nelson

Kenneth A. Nelson, Reg. No. 48,677
BRYAN CAVE, LLP
Two North Central Avenue, Suite 2200
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Telephone: (602) 364-7000
Facsimile: (602) 364-7070

Title: Method of Increasing a Realized Portion of Periodically-Paid Monetary Payments


Serial No.: 10/763,796

**Notice of Filing of Continuing, Divisional or
Continued Prosecution Application**

CERTIFICATE OF EXPRESS MAILING UNDER 37 C.F.R. 1.10.

I hereby certify that this document (and any others referred to as being attached or enclosed) is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" service, mailing label No. **EL452287398US** on July 7, 2004 and addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.


Signature

Thomas LeVance
Printed Name



July 7, 2004

Kenneth A. Nelson
Registered Patent Attorney
Voice: 602-364-7280
KANELSON@BRYANCAVE.COM

VIA U.S. MAIL

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/763,796
Inventor: Stephen Drake
Title: Method of Increasing a Realized Portion of Periodically-Paid Monetary
Payments
Attorney Docket No.: 0172462

Dear Sir/Madam:

Enclosed herewith for filing in the above-identified application are the following:

1. Information Disclosure Statement (6 pgs. + 29 references);
2. Notice of Filing of Continuing, Divisional or Continued Prosecution Application (2 pgs.); and
3. Self-addressed, prepaid postcard to acknowledge receipt of documents.

Very truly yours,

Kenneth A. Nelson

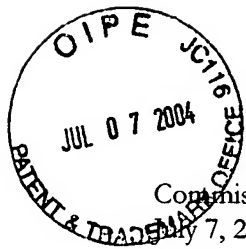
KAN:mtr

Enclosure

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*And Bryan Cave,
A Multinational Partnership,
London*



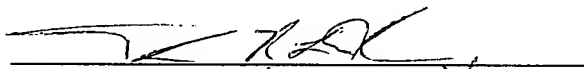
Commissioner for Patents
July 7, 2004
Page 2

Bryan Cave LLP

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Printed Name: Thomas LeVance



Attorney Docket No. 0172462
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
Stephen Drake : Group Art Unit: 3629
Serial No.: 10/763,796 : Examiner: Unknown
Filed: January 22, 2004 :
Title: Method of Increasing a Realized Portion of Periodically-Paid Monetary Payments

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached hereto is a completed Form PTO-1449 listing patents, publications, applications, or other information, with copies of each such item enclosed herewith. It is requested that the cited patents, publications, applications, or other information be made of record in the examination of this application. The filing of this information disclosure statement is not to be construed as an admission that the information cited in the statement is, or is considered to be, material to the patentability of the invention claimed in the above-identified application. No representation is made that a search has been performed.

This information disclosure statement is being filed (1) within three months of the filing date of a national application other than a continued prosecution application, (2) within three months of the date of entry of the national stage, (3) before the mailing of a first Office Action on the merits, or (4) before the mailing of a first Office Action after the filing of a request for continued examination. Accordingly, no fee is required. The commissioner is, however,

Title: Method of Increasing a Realized Portion of Periodically-Paid Monetary Payments

Serial No.: 10/763,796

Information Disclosure Statement

Bryan Cave LLP

authorized to charge any fee deficiency required by this paper or credit any overpayment to

Deposit Account No. 02-4467.

Respectfully submitted,

Dated: July 7, 2004

By: Kenneth A. Nelson

Kenneth A. Nelson, Reg. No. 48,677

2 North Central Avenue, Suite 2200

Phoenix, Arizona 85004-4406

Telephone: (602) 364-7000

Facsimile: (602) 364-7070

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Thomas Lavance
Printed Name: Thomas Lavance



Sheet 1 of 4

FORM PTO-
1449U.S. DEPARTMENT
OF COMMERCEPATENT AND
TRADEMARK
OFFICEINFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.

0172462

SERIAL NO.

10/763,796

APPLICANT

Drake

FILING DATE

January 22, 2004

GROUP

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	4,648,037	3/3/87	Valentino			
	4,953,085	8/28/90	Atkins			
	5,136,502	8/4/92	Remortel, et al.			
	5,429,506	7/4/95	Brophy, et al.			
	5,644,727	7/1/97	Atkins			
	5,839,118	11/17/98	Ryan, et al.			
	5,852,811	12/22/98	Atkins			
	5,864,828	1/26/99	Atkins			

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
					YES NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

EXAMINER

DATE
CONSIDERED

EXAMINER: Initial citation considered. Draw line through citation if not in the conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449)

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO.		SERIAL NO.
	0172462		10/763,796
	APPLICANT		
	Stephen Drake		
	FILING DATE		GROUP
	January 22, 2004		

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,870,545	2/9/99	Davis, et al.			
	5,875,437	2/23/99	Atkins			
	5,884,285	3/16/99	Atkins			
	5,903,879	5/11/99	Mitchell			
	5,911,135	6/8/99	Atkins			
	5,911,136	6/8/99	Atkins			
	5,918,218	6/29/99	Harris, et al.			
	5,926,792	7/20/99	Koppes, et al.			
	5,966,693	10/12/99	Burgess			

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
					YES	NO

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	APPLICANT Stephen Drake	
	FILING DATE January 22, 2004	GROUP

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,991,744	11/23/99	DiCresce			
	5,999,917	12/7/99	Facciani, et al.			
	6,055,511	4/25/00	Luebbering, et al.			
	6,161,096	12/12/00	Bell			
	6,183,140	2/6/01	Singer, et al.			
	6,253,192	6/26/01	Corlett, et al.			
	6,304,859	10/16/01	Ryan, et al.			
	6,411,939	6/25/02	Parsons			

FOREIGN PATENT DOCUMENTS

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						YES	NO

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,463,579	10/8/02	McKinsey			
	6,473,737	10/29/02	Burke			
	6,578,016	6/10/03	Trankina, et al.			
	6,609,111	8/19/03	Bell			

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						YES	NO

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